

South Dakota Dual Special Needs Plan (D-SNP) Overview

United Healthcare

January 11, 2022

Agenda

- •What is DSNP?
- Who Qualifies for DSNP?
- South Dakota DSNP Overview
 - -Where Filed, etc.
 - -How to identify a DSNP enrollee
- UHC Navigation
- Questions





What is DSNP?

The D-SNP Product

D-SNPs are health care plans for people who qualify for both Medicare and Medicaid. The elderly, people with disabilities and/or people with limited incomes may qualify. Individuals must live in the D-SNP's service area. Most programs cover:







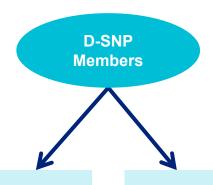




D-SNPs can help make health care more affordable.



D-SNP Benefits: Medicare vs. Medicaid Benefits



Medicare Benefits

- Acute Visits
- Physician services
- SNF
- Acute Home Health
- Durable Medical Equipment (DME)
- Drugs (Part D)

Medicaid Benefits

- Premiums
- Cost-sharing
- LTC/Waivers
- Long-Term Home Health
- Supplies
- Other acute and drugs

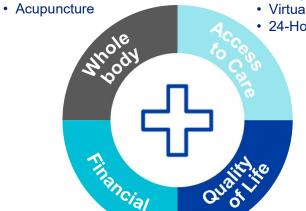
For D-SNP Members:

- The D-SNP is the primary payer of medical services.
- Medicaid is the program that may cover some of the out-of-pocket costs and benefits not covered by D-SNP (Medicare) such as long-term care.
- The D-SNP Plan is the Medicare Advantage Plan that combines Hospital (Part A), physician, diagnostic tests, post-acute and other services (Part B) and prescription drugs (Part D).
- D-SNP members may be subject to out-of-pocket costs; Medicaid picks up some of these for dual eligibles.



Additional D-SNP Benefits

- Dental and Vision Foot care
- Chiropractic



- OTC Supplies
- Fitness Membership
- Adult Day Care

- · Non-emergent and social needs transportation
- Virtual Visits
- 24-Hour NurseLine

Personal Emergency

Response System

Hearing aids

Food and Meal Programs

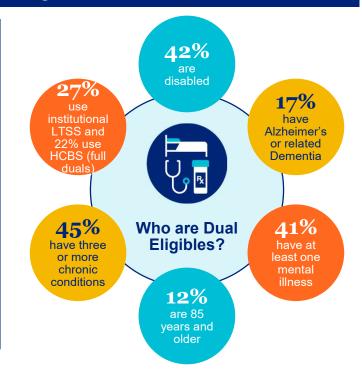
- D-SNPs offer additional benefits and services outside of traditional Medicare and Medicaid.
- These benefits:
 - Reduce barriers to care by supporting social and personal needs.
 - Assist with independent living.
 - Stretch members' limited dollars.
- Important: These benefits do not coordinate with Medicaid.



D-SNPs: Plan Requirements

Remember: D-SNPs are Medicare Advantage Plans.

- As a Medicare Advantage Plan, D-SNPs must follow CMS rules.
- Beneficiaries enrolled in a D-SNP must be eligible for Medicare and Medicaid.
- D-SNPs must coordinate Medicare and Medicaid benefits.
- D-SNPs offer supplemental benefits beyond required Medicare and Medicaid benefits.
- D-SNPs requires a signed State Medicaid Agency Contract (SMAC) with the State. No SMAC = No D-SNP.
- CMS releases additional regulatory requirements for D-SNPs through Final Rule.







Who Qualifies for DSNP?

Categories of Medicaid Eligibility

You may have experienced some confusion on the acronyms listed below. What do they mean and how to they relate to D-SNP eligibility?

These **codes are Medicaid Eligibility categories**. They describe various populations of people based on their state-defined Medicaid status. They include:

QMB: Qualified Medicare Beneficiary

QMB Plus: Qualified Medicare Beneficiary Plus

SLMB: Specified Low-Income Medicare Beneficiary

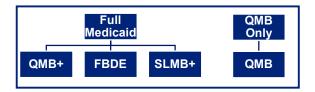
SLMB Plus: Specified Low-Income Medicare

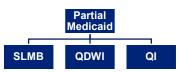
Beneficiary Plus

FBDE: Full Benefit Dual Eligible

QI: Qualifying Individual

QDWI: Qualified Disabled and Working Individual





An individual's Medicaid eligibility category will determine if they are eligible for a D-SNP, what is covered, and if there is a member cost share.

UnitedHealthcare classifies these categories in three ways.

• Full: FBDE, QMB+, SLMB+

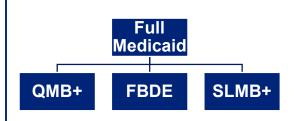
• Partial: SLMB, QDWI, QI

• QMB: QMB (Partial)





D-SNP Medicaid Eligibility Categories Benefits and Cost Share





Full Medicaid Member Summary:

- · UHC Medicare medical benefits.
- Full Medicaid medical benefits with UHC, the State or another MCO.
- Agent does not quote cost share information in benefit summary.
- Medicaid pays provider the cost share (e.g. copay, coinsurance, deductibles).*
- Member responsible for Part D copays.
- Provider **must** bill Medicaid in order to receive cost share amount.
- Provider cannot balance bill the member.

*If Medicaid eligibility changes, member may be responsible for cost share amounts.

QMB Only Medicaid Member Summary:

- · UHC Medicare medical benefits.
- · No Medicaid medical benefits.
- Agent does not quote cost share information in benefit summary.
- Medicaid pays provider the cost share (e.g. copay, coinsurance, deductibles).*
- · Member responsible for Part D copays.
- Provider must bill Medicaid in order to receive cost share amount.**
- Provider cannot balance bill the member.

*If Medicaid eligibility changes, member may be responsible for cost share amounts.

**Medicaid only covers the cost share amounts for QMB only members.



Partial Medicaid Member Summary:

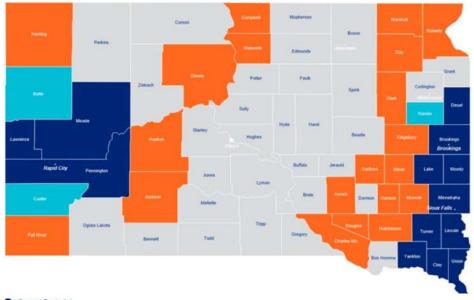
- UHC Medicare medical benefits.
- No Medicaid medical benefits.
- Agent must quote cost share information in benefit summary.
- Member pays the provider the cost share (e.g. copay, coinsurance, deductibles).
- Member responsible for Part D copays.
- · Member receives bills from the provider.





South Dakota DSNP Overview

2022 South Dakota Service Area



Current Footprint

Brookings, Clay, Deuel, Lake, Lawrence, Lincoln, Meade, Minnehaha, Moody, Pennington, Turner, Union, Yankton

Expansion Footprint

Butte, Custer, Hamlin

Dual Only Expansion

Aurora, Campbell, Charles Mix, Clark, Day, Dewey, Douglas, Fall River, Haakon, Hanson, Harding, Hutchinson, Jackson, Kingsbury, Marshall, McCook, Miner, Roberts, Sanborn, Walworth

Market Landscape

Est. D-SNP Eligibles	14,589
D-SNP Enrollees	0
D-SNP Penetration (All Plans)	0.0%
Total UHC D-SNP Enrollees	0
UHC D-SNP Market Share	0.0%

Highlights

- Filed in 36 of 66 counties in SD
- Available to 14K (71%) Dual Eligibles in State



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2022 Products Benefits

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Plan Name	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)	
Plan ID	H0271-037-000 🕑	
Medicaid Eligibility	FBDE, QMB, QMB+, SLMB+	
Service Area	South Dakota: Aurora, Brookings, Butte, Campbell, Charles Mix, Clark, Clay, Custer, Day, Deuel, Dewey, Douglas, Fall River, Haakon, Hamlin, Hanson, Harding, Hutchinson, Jackson, Kingsbury, Lake, Lawrence, Lincoln, Marshall, McCook, Meade, Miner, Minnehaha, Moody, Pennington, Roberts, Sanborn, Turner, Union, Walworth, Yankton	
Premium	\$0	
Acupuncture	Not Covered	
Chiro	Not Covered	
Dental	\$2,000 Dental Level 4 (no cost sharing)	
Eyewear	Up to \$300 per year, standard lenses at no cost	
Fitness	Renew Active Fitness Program	
Foot Care	\$0; 4 visits/year	
Hearing Aid	\$3,600 allowance every year	
Meal Program	\$0; 14 meals over 7 days	
OTC/Healthy Food	\$100/month OTC and healthy food debit card	
PERS	\$0	
Telehealth	\$0 Virtual Medical & Mental Health Visits	
Transportation	36 one-way trips to or from approved medically related appointments	
Other Benefits	Nurseline	

How to identify a UHC D-SNP member

Check the ID Card:

- D-SNP members are enrolled in both Medicaid & Medicare. They will have individual ID Cards for their Medicare & Medicaid plans
 - Medicare UHC Medicare Advantage ID Card
 - Product Name: <u>UnitedHealthcare Dual Complete Choice (PPO DSNP)</u>
 - Group Number: <u>69400</u>
 - Plan Identifier: <u>H0271-037-000</u>
 - Medicaid South Dakota Medicaid ID Card







UHC Care Navigators

What is DSNP Navigation

Dedicated Support for D-SNP Members

- UHC DSNP members are assigned a navigator meant to be their go-to representative at UHC
 - Navigation is designed to provide D-SNP members distinctive experience by providing all members a dedicated navigator to meet member's service needs
 - Members are routed to their navigator when calling customer service
 - Navigator also conducts outbound outreach periodically throughout the year to check-in on member
 - Navigator's role is to address member service needs and address member care opportunities (i.e., Flu Shot)
 - UHC will delay initial outreach by Navigators to SD D-SNP members for 2 months after enrolling in plan







Questions?

Contact Information

- Braden Claassen VP Business Development Upper Midwest Medicare
 - bclaassen@uhc.com

Have someone who may be a good fit for this plan or is interested in learning more information?

- UHC Medicare Telesales: 1-844-699-0595
 - 8:00 a.m. 8:00 p.m. 7 days per week
 - Want to talk to an agent in your local area?
 - Telesales can connect individuals with local agents
- UHC Upper Midwest Sales Director
 - Joel Lelacheur (joel l@uhc.com)
 - Joel can help connect individuals to local sales agents in South Dakota who can help answer questions/enroll into plan



Resources

• Quick Reference Guide



2022 DSNP QRG SD

• SD DSNP – FAQ



2022 DSNP FAQ SD

• **UHC Provider Resources**:

- https://www.uhcprovider.com/sd
- 1-877-842-3210

